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Medicare Savings Program

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Provided by:

[Department of Social Services \(/DSS\)](#)

Eligibility

There are three levels within MSP. Your gross income or combined gross income with your spouse determines which category you qualify for. The new monthly income limit, effective March 1, 2022, are:

Generally, if your monthly income is at or below these levels...	You may qualify for...
<p>\$ 2,390.00 single</p> <p>\$ 3,220.00 couple</p>	<p>QMB - This program is similar to a "Medigap" policy. It pays your Part B premium (1) and all Medicare deductibles (2) and co-insurance (3)</p> <p>(1) Your Medicare Part B covers Doctor costs, outpatient hospital and some preventive care.</p> <p>(2) The deductible is the amount that you pay for medical services before Medicare or any other insurance begins to pay. The amount changes every year.</p> <p>(3) Co-insurance is the portion of Medicare approved services that you are responsible for paying.</p>

<p>\$ 2,617.00 single</p> <p>\$ 3,525.00 couple</p>	<p>SLMB - This program pays for your Part B premium only.</p>
<p>\$ 2,786.00 single</p> <p>\$ 3,754.00 couple</p>	<p>ALMB - This program pays for your Part B premium only. This program is subject to available program funding. You are not eligible for this program if you receive Medicaid.</p>

All three levels of MSP pay for the Medicare Part B premium (for premium information please visit [Part B costs | Medicare \(https://www.medicare.gov/your-medicare-costs/part-b-costs\)](https://www.medicare.gov/your-medicare-costs/part-b-costs)), and all three levels enroll you into a program that helps pay for Medicare’s prescription benefits, called the Low Income Subsidy (or “Extra Help”). The differences between the three levels of MSP are explained in the answer to the next question.

All three levels also automatically enroll you into the Low Income Subsidy (LIS), also called “Extra Help”. The LIS or “Extra Help” pays the full cost of a Medicare Part D (prescription coverage) benchmark plan, or a portion of a non-benchmark plan, yearly deductibles and co-insurance, or co-pays. This coverage remains the same even if you reach the coverage gap. The LIS also allows you to change your Medicare Part D or Medicare Advantage plans outside of the open enrollment period. For more information about the LIS, go to [www.socialsecurity.gov \(https://www.ssa.gov/\)](https://www.socialsecurity.gov), or call 1-800-Medicare (TTY: 1-800-325-0778).

The QMB is the only level that acts like a Medicare Supplemental or Medigap plan. It will cover the costs of the deductibles or co-pays of Medicare Part A and Medicare Part B up to the Medicaid approved rate. It will also pay the premium for Medicare Part A for qualified adults 65 years of age or older when they are not eligible for premium free Medicare due to work earnings. You are protected by federal law from being “balanced billed” or billed for services after Medicare Part A and B pays its portion of the bill, if a provider agrees to treat you, whether or not the provider is a Medicaid provider.